

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
HAWRYSKO, LUCILLE	§	Case No. 07-16034
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that MICHAEL G. BERLAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE COURT
219 S. Dearborn
Chicago, IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:15 AM on 12/07/2012 in Courtroom ,

Joliet City Hall
150 West Jefferson, 2nd floor
Joliet, illinois 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/25/2012

By: /s/ Michael G. Berland

Trustee

MICHAEL G. BERLAND
1 NORTH LASALLE STREET
STE 1775
CHICAGO, IL 60602

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
§
HAWRYSKO, LUCILLE § Case No. 07-16034
§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 32,311.23
and approved disbursements of \$ 4,641.60
leaving a balance on hand of¹ \$ 27,669.63

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: MICHAEL G. BERLAND	\$ 3,580.54	\$ 0.00	\$ 3,580.54

Total to be paid for chapter 7 administrative expenses \$ 3,580.54

Remaining Balance \$ 24,089.09

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 15,530.04 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Discover Bank/DFS Services LLC PO Box 3025 New Albany, OH 43054-3025	\$ 9,691.40	\$ 0.00	\$ 9,691.40
2	LVNV Funding LLC iasassignee of Citibank, Resurgent Capital PO Box 10587 Greenville, SC 29603-0587	\$ 2,505.29	\$ 0.00	\$ 2,505.29
3	Capital Recovery II 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	\$ 1,033.03	\$ 0.00	\$ 1,033.03
4	Capital Recovery II 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	\$ 2,300.32	\$ 0.00	\$ 2,300.32

Total to be paid to timely general unsecured creditors \$ 15,530.04

Remaining Balance \$ 8,559.05

Tardily filed claims of general (unsecured) creditors totaling \$ 757.74 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
5	eCAST Settlement Corporation assignee of HSBC Bank Nevada and its Assigns POB 35480 Newark, NJ 07193-5480	\$ 757.74	\$ 0.00	\$ 757.74

Total to be paid to tardy general unsecured creditors \$ 757.74

Remaining Balance \$ 7,801.31

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 4.3 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 3,795.45 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 1,005.86 .

Prepared By: /s/ Michael G. Berland
Trustee

*MICHAEL G. BERLAND
1 NORTH LASALLE STREET
STE 1775
CHICAGO, IL 60602*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Lucille Hawrysko
 Debtor

Case No. 07-16034-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: mrahmoun
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 17

Date Rcvd: Oct 26, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2012.

db +Lucille Hawrysko, 617 Joanne Drive, Minooka, IL 60447-4541
 aty +David P Lloyd, Grochocinski Grochocski and Lloyd Ltd, 1900 Ravinia Road,
 Orland Park, IL 60462-3760
 aty +Grochocinski Grochocinski & Lloyd Ltd, 1900 Ravinia Place, Orland Park, IL 60462-3760
 11587341 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One Bk, Po Box 85520, Richmond, VA 23285)
 11587343 +Fia Csna, Po Box 17054, Wilmington, DE 19850-7054
 11587347 +Hsbc Nv, Pob 19360, Portland, OR 97280-0360
 11587349 +Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
 13522617 eCAST Settlement Corporation assignee of, HSBC Bank Nevada and its Assigns, POB 35480,
 Newark NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13005733 +E-mail/PDF: rmscedi@recoverycorp.com Oct 27 2012 00:27:43 Capital Recovery II,
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 12509985 E-mail/PDF: mrdisen@discoverfinancial.com Oct 27 2012 00:51:43
 Discover Bank/DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025
 11587342 +E-mail/PDF: mrdisen@discoverfinancial.com Oct 27 2012 00:51:43 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 11587344 +E-mail/PDF: gecsed@recoverycorp.com Oct 27 2012 00:28:04 Gemb/Jcp, Po Box 984100,
 El Paso, TX 79998-4100
 11587345 +E-mail/PDF: gecsed@recoverycorp.com Oct 27 2012 00:28:04 Gemb/Walmart, Po Box 981400,
 El Paso, TX 79998-1400
 12520057 E-mail/Text: resurgentbknotifications@resurgent.com Oct 27 2012 00:40:39
 LVMV Funding LLC its successors and assigns as, assignee of Citibank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13005734 E-mail/PDF: rmscedi@recoverycorp.com Oct 27 2012 00:27:43
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 12622477 +E-mail/PDF: rmscedi@recoverycorp.com Oct 27 2012 00:28:08
 Recovery Management Systems Corporation, For GE Money Bank, dba WALMART,
 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
 12622476 +E-mail/PDF: rmscedi@recoverycorp.com Oct 27 2012 00:28:08
 Recovery Management Systems Corporation, For GE Money Bank, dba JCPENNEY CREDIT SERVICES,
 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11587348* +Hsbc Nv, Po Box 19360, Portland, OR 97280-0360
 11587350* +Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
 11587346 ##+Hfc, Po Box 1547, Chesapeake, VA 23327-1547

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: mrahmoun
Form ID: pdf006

Page 2 of 3
Total Noticed: 17

Date Rcvd: Oct 26, 2012

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-1

User: mrahmoun
Form ID: pdf006

Page 3 of 3
Total Noticed: 17

Date Rcvd: Oct 26, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2012 at the address(es) listed below:

David P Lloyd on behalf of Plaintiff Michael Berland courtdocs@davidlloydllaw.com
Michael G Berland einstein829@earthlink.net, IL33@ecfcbis.com;mberland@ecf.epiqsystems.com
Michelle M Rowe on behalf of Debtor Lucille Hawrysko michellerowepc@sbcglobal.net
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4